

## Medicare-Approved Drug Discount Cards

The Medicare Modernization Act of 2003 created a new Medicare approved drug discount card. This is a voluntary program and many existing drug discount cards may offer you the same, or better, discounts. If you decide to buy a discount card, be careful choosing it! The drug card sponsors can change the drugs covered by the cards every seven days, so it is wise to use the card immediately to take advantage of the discount.

Here are the top 10 frequently asked questions to assist you with making this decision:

1. **Who can buy a Medicare-approved discount card?** Anyone who is eligible for Medicare and who does not have drug benefits under full coverage Medicaid.
2. **When can I purchase a card?** You can purchase one of these cards beginning May 2004. The discounts are effective the month after you choose a card.
3. **How much will the cards cost?** The cards will cost no more than \$30 in 2004 and no more than \$30 in 2005. Remember, this is a voluntary program.
4. **Is there any special assistance for persons with low-incomes?** Yes. If your annual income is less than \$12,569 a year (\$16,862 for couples) then you will receive the card for free. You would also receive a \$600 credit to assist with your drug purchases. You cannot get this special assistance if you have drug coverage through Medicaid, the Tricare military health plan or from a group health plan.
5. **Is there an asset test for the card?** No. There is no asset test for this program.
6. **How much will the cards save me?** It is projected that these cards will save you an average of 10 to 20% on the cost of your drugs. The savings will vary from card to card, so be sure to compare the cards before buying one.
7. **How can I compare cards?** If you have a computer you can access the Medicare Web site at [www.medicare.gov](http://www.medicare.gov) to use their drug discount card comparison tool. You can also call the Medicare hotline at **1-800-Medicare (1-800-633-4227)** for assistance.
8. **Can I have more than one Medicare discount card?** No. You can only have one Medicare-sponsored discount card, but you can have as many non-Medicare discount cards as you want. You can only use one discount card for each purchase, so have the pharmacist compare which card offers the best deal to you.
9. **Can I use the Medicare discount card at any pharmacy?** No. Not every pharmacy will honor every discount card, so be careful that the card you choose will be accepted at the pharmacy you use for your prescription drug needs.
10. **Can I switch to another card if I am dissatisfied with my initial purchase?** You can switch Medicare drug cards between November 15 and December 31, 2004. You are also allowed to enroll in another card during a special enrollment period if: you move outside the card's service area; you move to or from a long-term care facility; or you enroll or disenroll from a Medicare private health plan.

If you need further assistance understanding this program after contacting Medicare, you can contact a health insurance counselor with the Fairfax Area Agency on Aging by calling 703-324-5851, TTY 703-449-1186. If you do not live in Fairfax County, please call your local Area Agency on Aging for assistance.